

**Information to identify the case:**

Debtor 1	<b>Robert O. Jacky</b>	Social Security number or ITIN	<b>xxx-xx-5060</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Mary Linda Jacky</b>	Social Security number or ITIN	<b>xxx-xx-7179</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed in chapter	<b>13 8/21/18</b>
Case number: <b>18-10836-TPA</b>		Date case converted to chapter	<b>7 9/22/20</b>

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert O. Jacky	Mary Linda Jacky
2. All other names used in the last 8 years		
3. Address	6055 Glade Drive Erie, PA 16509	6055 Glade Drive Erie, PA 16509
4. Debtor's attorney Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>
5. Bankruptcy trustee Name and address	John C. Melaragno, Trustee 502 West 7th Street. Erie, PA 16502	Contact phone 814-459-5557 Email: <a href="mailto:johnm@mplegal.com">johnm@mplegal.com</a>

For more information, see page 2 >

Debtor **Robert O. Jacky** and **Mary Linda Jacky**

Case number **18-10836-TPA**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 9/22/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 6, 2020 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b>  The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/5/21</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 12/1/20</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 2/19/19</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert O. Jacky  
 Mary Linda Jacky  
 Debtors

Case No. 18-10836-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lfin  
 Form ID: 309B

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2020.

db/jdb  
 aty +Robert O. Jacky, Mary Linda Jacky, 6055 Glade Drive, Erie, PA 16509-2705  
 +Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +William E. Craig, Morton and Craig LLC, 110 Marter Avenue, Suite 301,  
 Moorestown, NJ 08057-3125  
 cr +American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane #200,  
 Irving, TX 75063-2912  
 14900735 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Honda Financial Services, PO Box 65507, Wilmington, DE 19898)  
 14900731 +BB&T Credit, PO Box 580435, Charlotte, NC 28258-0435  
 14933462 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14924493 +Comprehensive Dental Group, LLC, 5158 Peach Street, Suite 110, Erie, PA 16509-2489  
 14900734 +Hammerlee Dental Care, 5158 Peach Street, Erie, PA 16509-2489  
 14900737 +Kathleen Tucci, 211 Woodridge Drive, Cranberry Twp, PA 16066-5775  
 14900738 Key Bank, PO Box 896446, Cleveland, OH 44101  
 14904991 +KeyBank N.A. as S/B/M to First Niagara, NA, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338  
 14900741 +Lending Club/Comenity Capital Bank, PO Box 659622, San Antonio, TX 78265-9622  
 14900744 +Meadville Medical Center, PO Box 4148, Woburn, MA 01888-4148  
 14900746 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 14939636 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 14900747 +Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577  
 14900748 +Renew Finance, PO Box 809388, Chicago, IL 60680-9388  
 14900749 +Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159  
 14900750 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14929917 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Sep 23 2020 04:21:41 Kenneth M. Steinberg,  
 Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219  
 tr E-mail/Text: john.melaragno@txitrustee.com Sep 23 2020 04:21:51 John C. Melaragno, Trustee,  
 502 West 7th Street., Erie, PA 16502  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2020 04:22:08  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2020 04:22:08 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 23 2020 04:22:17  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: ebnnotifications@creditacceptance.com Sep 23 2020 04:21:49  
 Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,  
 Southfield, MI 48034-8331  
 14918464 EDI: HNDA.COM Sep 23 2020 07:53:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 14900730 EDI: BANKAMER.COM Sep 23 2020 07:53:00 Bank of America, PO Box 982234,  
 El Paso, TX 79998  
 14906713 +E-mail/Text: bankruptcy@bbandt.com Sep 23 2020 04:21:57 BB&T, bankruptcy section,  
 10-50-01-51, P.O. box 1847, Wilson, NC 27894-1847  
 14925798 EDI: BL-BECKET.COM Sep 23 2020 07:53:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14900732 +EDI: RMSC.COM Sep 23 2020 07:53:00 Care Credit/Synchrony Bank, PO Box 960013,  
 Orlando, FL 32896-0013  
 14987929 +E-mail/Text: ebnnotifications@creditacceptance.com Sep 23 2020 04:21:49 Credit Acceptance,  
 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 14900733 EDI: JPMORGANCHASE Sep 23 2020 07:53:00 Chase, PO Box 15123, Wilmington, DE 19850  
 14910892 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Sep 23 2020 04:22:27 KeyBank N.A.,  
 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338  
 14900740 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 23 2020 04:21:53 Kohl's,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 14900742 +EDI: TSYS2.COM Sep 23 2020 07:53:00 LL Bean, PO Box 13337, Philadelphia, PA 19101-3337  
 15160085 E-mail/PDF: resurgentbknofications@resurgent.com Sep 23 2020 04:23:20 LVNV Funding LLC,  
 PO Box 10587, Greenville, SC 29603-0587  
 14900743 +EDI: RMSC.COM Sep 23 2020 07:53:00 Lowe's/Synchrony Bank, PO Box 530914,  
 Atlanta, GA 30353-0914  
 14939554 EDI: PRA.COM Sep 23 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14901523 +EDI: PRA.COM Sep 23 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14900745 +EDI: RMSC.COM Sep 23 2020 07:53:00 Paypal, PO Box 5138,  
 Lutherville Timonium, MD 21094-5138  
 14918775 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 23 2020 04:22:32 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408

District/off: 0315-1

User: lfin  
Form ID: 309B

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Sep 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14940220 +E-mail/Text: bncmail@w-legal.com Sep 23 2020 04:22:26 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
cr\* +LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14900736\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda Financial Services, PO Box 65507, Wilmington, DE 19898)  
14900739\* Key Bank, PO Box 896446, Cleveland, OH 44101

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com/ecf.a  
lert+Melaragno@titlexi.com  
Kenneth M. Steinberg on behalf of Debtor Robert O. Jacky julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Joint Debtor Mary Linda Jacky  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda  
Financial Services, Administrator for Honda Lease Trust ecfmil@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmil@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8